

## EXHIBIT 3



**US Adjusting Services**  
4090 South Regent  
Wichita Falls, TX 76308

## LOSS REPORT

**Reinspection - Final**

Reference:

Report #: 0

Catastrophe Number: 16040

Policy Number: HO33579457

Claim Number: 1001-80-2138

Date of Loss: 7/15/2016

Type of Loss: STORM WIND

File Number:

Insured: KYLE GOINS  
514 W 54TH ST  
SAND SPRINGS, OK 74063

### ENCLOSURES:

Bill for Services, Photos (27)

### COVERAGE:

A-Dwelling	\$228,278.00
B-Other Structures	\$22,828.00
C-Personal Property	\$159,795.00
D-Loss of Use	\$68,483.00

Eff. Dates: From: 2/21/2016 To: 2/21/2017  
Mortgagee: TULSA TEACHERS CREDIT UNION,  
TULSA TEACHERS CREDIT UNION  
Deductible: \$0.00  
Co-Ins. Policy: Yes ☐ No ☒  
Forms:

### REINSPECTION

Date: 05/15/2017

A reinspection was conducted with the insured Kyle Goins and his contractor Ryan Smith of High Choice Construction (918-407-1450).

No additional damage was found. The previous adjuster Shane Haar had found improper shingle installation issues throughout the roof. My findings were the same. On every slope there were shingles with the left nail pulled through the shingle. In many cases these shingles only had 3 nails installed and they were over driven. Although this installation error does make this roof more susceptible to shingles being blown off the roof, there were no missing shingles, no creased shingles and no torn shingles. Therefore no physical wind damage was found to the roof and no repair recommendation is being made.

Thank you for this assignment and opportunity.

Respectfully,  
Mickey Manzer  
918-938-1151

### RECOMMENDATIONS:

Because this loss does not exceed the deductible, please close this file without payment.

Item	Reserve
A-Dwelling	\$12,500.00

Andrew Smith

5/16/2017

Date

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